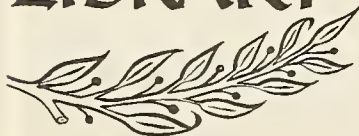


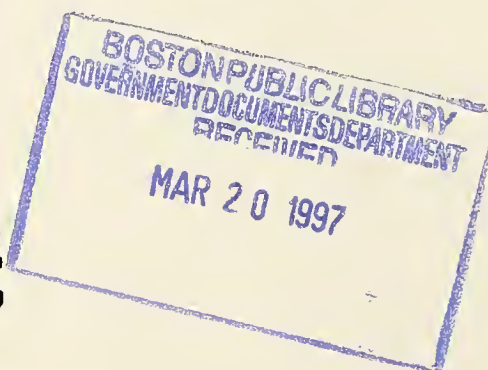
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PRELIMINARY STATEMENT OF
COMMUNITY DEVELOPMENT OBJECTIVES
AND PROJECTED USE OF FUNDS
FOR YEAR XIX OF
THE COMMUNITY DEVELOPMENT BLOCK GRANT



CITY OF BOSTON
RAYMOND L. FLYNN, MAYOR

PUBLIC FACILITIES DEPARTMENT
MARY NEE, DIRECTOR

MAY 3, 1993

COUNCILOR BRIAN McLAUGHLIN
BOSTON CITY COUNCIL
BOSTON CITY HALL
ONE CITY HALL PLAZA
COUNCIL CHAMBERS, 5th FLOOR
BOSTON, MA 02201

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I. PRE-AMBLE

In Year XIX (July 1, 1993 - June 30, 1994), the City of Boston expects to have available up to \$27,577,000 in Community Development Block Grant (CDBG) funds. To provide citizens with opportunities to discuss the community development needs of their neighborhoods, the City conducts a citizen participation process as part of the CDBG budget process.

The City of Boston has worked closely with residents, neighborhood and civic associations, non-profit housing and community development organizations, minority developers, and the business community in operating its Year XVIII CDBG program, and in preparing for Year XIX.

The Public Facilities Department (PFD) conducted fourteen public hearings throughout the City focusing on neighborhood revitalization, housing issues, and human service needs. These hearings were held in addition to the hundreds of smaller community meetings held throughout the year by the Housing and Neighborhood Development, and Neighborhood Planning and Policy Divisions. PFD will hold a final public hearing on May 13, 1993 to obtain the views of citizens on the City's overall housing and community development needs. The meeting will be held at 26 Court Street, first floor, from 6:00 p.m. to 7:30 p.m.

The Economic Development and Industrial Corporation (EDIC), in addition to numerous ongoing neighborhood meetings, held five major community meetings on priorities for human services, in November and December of 1992. The present Preliminary Statement of Community Development Objectives and Projected use of Funds was developed from this citizen involvement, and from comments received from constituents, at neighborhood meetings and at public hearings.

Citizens are invited to examine the Statement and to submit their comments on it. Written comments should be submitted by Monday, May 31 at 5:00 to:

Mary Nee, Director
Public Facilities Department
26 Court Street
Boston, MA 02108

II. A COMMUNITY DEVELOPMENT PROGRAM FOR BOSTON

To explain the different components of the City's Community Development Block Grant program, the following context is offered as an overview of the need and rationale for strategies particular to Boston.

A. Boston's Housing, Community Development, and Community Service Needs

The economic recession that has gripped New England since the late 1980s has had a devastating impact on the regional and local economy. New England, with only 6% of the country's population has experienced more than 30% of the job loss in this recession. And unlike many previous recessions, this job loss is not just a cyclical one but is due to major structural shifts in the economy, particularly in the high tech, banking and defense industries. Many of the jobs lost in the past five years will never come back to this region and we need to acknowledge that reality in our community and economic development planning.

An equally compelling casualty of this recession is the impact on the overall housing market in the city of Boston and in particular the impact on poor and working class families. The softening of the housing market has not improved their ability to obtain and maintain decent affordable housing. Quite the contrary, the effects of the recession have been disastrous.

The collapse of the market affected every neighborhood of the city. For example, median prices declined 37% in Dorchester, 34% in Allston, 36% in Roxbury and 33% in East Boston over the past five years. And while this price drop has benefitted potential buyers, it is seriously threatening both the financial stability of many Boston homeowners and the overall health of many Boston neighborhoods.

This decline in housing prices is only one indication of the recession's impact on Boston's housing supply. More ominous is the substantial increase in mortgage foreclosures and housing abandonment throughout the city as well as the dramatic increase in the numbers of homeless people in emergency shelters and on the streets of the City. The facts speak for themselves.

- o According to the Boston homeless census last Fall, there was a 12% increase in the homeless population, to a total of 4400 people, with the largest increase among children under 12.
- o The number of abandoned buildings in the city has tripled in the last three years to almost 1500 properties, more than any time since the late 1970s. Most of these properties are privately owned and have been abandoned by their owners and left to deteriorate, threatening a new cycle of abandonment in some Boston neighborhoods.
- o Mortgage foreclosures have increased at an alarming rate since 1989 from a total of 132 in that year to more than 1700 in 1992, a staggering 1300% increase in only four years. There are now over 5000 foreclosed units in the city, representing 5% of the city's total housing stock. And the situation is even worse in some sectors of the market. For example, in 1992, 45% of all the sales of three family homes in the city were foreclosure sales, a clear signal of the distress in that segment of the market.
- o There is the ticking time bomb of lead paint to confront. The presence of lead paint in most city homes is a significant deterrent to an upturn in the housing market. Since at least 80% of the City's homes contain lead paint, the City is facing a serious situation for many years to come.
- o Finally, there is the hardship for low and moderate income families trying to hold on to their apartments in the face of this recession. A recent study by the national Center of Budget and Policy Priorities determined that two thirds of the 35,000 poor families in Boston were spending at least 50% of their income for rent, obviously leaving little for other family necessities.



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Not only is the city facing a serious housing crisis but neighborhoods and populations previously untouched by housing problems are now confronting a new form of housing crisis. For example, many families who bought their homes at the top of the housing boom are now barely holding on to their homes. Most of these families can not even take advantage of the drop in interest rates because of the loss of equity in their homes. And many elderly couples who had counted on the equity in their homes to pay for their retirement are now finding themselves unable to retire.

Unfortunately the housing crisis is still with us and is threatening to become a crisis in confidence for some of the City's neighborhoods. The issues facing Boston are varied and complex, so that only a comprehensive approach to addressing them can succeed.

The decline in the economy had a major impact in Boston in another way as well - the number of jobs in Boston has declined by 12% since 1988. While the media have called attention to several major plant closings such as Digital and Stride-Rite, the biggest impact has been on the smaller-scale businesses located in Boston's neighborhood commercial districts. These districts account for 40% of all Boston jobs, and 70% to 90% of these jobs go to neighborhood residents -- twice the rate of other businesses.

Equally important is the effect of neighborhood businesses on neighborhood quality of life. All Boston residents should have access to businesses that service their basic needs in their own neighborhood. Examples of this type of business include grocery stores and pharmacies. As Boston's neighborhood development agency, PFD is promoting that access by helping to ensure that neighborhood businesses districts can thrive.

Finally, Boston's residents must be provided with the tools to achieve self-sufficiency - an increasingly difficult proposition given the reduction in jobs. There are 68,119 fewer jobs in Boston now than there were in 1988. The erosion of more than 21,000 manufacturing jobs in Boston (42% of the total) since 1981 has been devastating to the employability of neighborhood residents, particularly to those with limited education and lack of child care resources. At particular risk of poverty are single-parent families, the disabled, the homeless, linguistic minorities and youth and adults with low educational attainment. Services such as education and job-training, literacy programs, child care, and other social services must be available to help the City's residents and neighborhoods to become more self-sufficient.

Our goal is the building of strong and stable neighborhoods and supporting families in their struggle for economic opportunity and financial self sufficiency. For it is healthy families in vibrant neighborhoods that will provide the real solution to the problems facing Boston and the other cities of this country.

The City's plan for spending our CDBG funds is to achieve these goals in partnership with the residents of Boston's neighborhoods. We have committed to a process of open dialogue about our priorities with mutual respect among all the parties and a mutual commitment to meet the challenges confronting us. What follows is more detail on our plans for the coming year.

B. Boston's Neighborhood Development Strategies

To meet the challenges posed by the wide variety of needs in Boston, our policy is to engage in a city-wide neighborhood investment strategy that recognizes the uniqueness of each residential area and business district. This strategy enables the City to plan and concentrate its resources to produce a greater impact across neighborhoods.

Neighborhood planning will continue to be based on the model of the Neighborhood Partnership Agreements (NPA) in residential areas, and Enterprise Partnership Agreements (EPA) in neighborhood business districts. To date, this planning process has resulted in the creation of eight NPAs and six EPAs in which formal agreements have been reached, or a formal process has been initiated to reach agreement among city departments and community and business representatives. These agreements specify actions and responsibilities of PFD and neighborhood residents, groups, and businesses, to guide the development needs of their neighborhood and business district. PFD is working toward completing three additional NPAs and two additional, and anticipates that these will become partnership areas during FY94.

Neighborhood Residential Areas

Residential neighborhoods should neither be awash in speculative investment, nor withering from disinvestment. All of the City's residents, whether they be poor or have supportive housing needs, should have access to decent, appropriately designed, affordable housing in the city's residential neighborhoods. Homeowners, especially elderly and low-income homeowners must be provided with an opportunity to invest in their homes to prevent deterioration. In addition, the blighting influence of abandoned land and buildings must be addressed.

The eight Neighborhood Partnership Areas in which PFD is working include the following: Erie Ellington, the Dudley Triangle, Eagle Hill, Franklin Field South, Egleston, St. Mark's, Meeting House Hill, and Hyde Square.

Neighborhood Business Districts

The role of Neighborhood business districts is threefold: a source of local jobs, a specialized service district catering to the needs of a diverse population, and a symbol of neighborhood health. Specialty services, which are not found in malls, are increasingly becoming the market niche of neighborhood business districts. Businesses that cater to Boston's many racial and ethnic groups not only serve a growing population base but give identity to the district. Neighborhood Business districts are important to the quality of neighborhood life: neglected, they can attract crime and leave residents in fear; maintained and revitalized, they can support community activities, increase business patronage, and become a source of pride and identity among residents.

The six Enterprise Partnership Areas in which PFD is working include the following: Codman Square, Grove Hall, Uphams Corner, Hyde Square, Meeting House Hill, and Egleston.

City-wide Strategies

The City will also address challenges that cross neighborhood boundaries and face residents throughout the entire City. Examples of these challenges include managing of tax-foreclosed vacant land and buildings throughout the City to return them to productive use; helping Boston's homeowners, including elderly and lower income homeowners, to invest in their homes to maintain their dignity and prevent the deterioration of their homes; managing properties, both publicly and privately-owned, that have had a particularly negative impact on the immediate community no matter where they are located; and providing housing for vulnerable populations with supportive housing and service needs.

* * *

Using this comprehensive approach to community development, the City of Boston has established four broad strategies to achieve the City's neighborhood development objectives. These broad strategies represent the foundation of Boston's neighborhood development policy:

NEIGHBORHOOD REVITALIZATION

HOMEOWNERS ASSISTANCE

HOUSING FOR VULNERABLE POPULATIONS

COMMUNITY SERVICES

The Public Facilities Department (PFD), the City's neighborhood development agency, will administer the CDBG funds, and will take the lead role in implementing the first three strategies: neighborhood revitalization, homeowner assistance, and housing for vulnerable populations. The Economic and Development and Industrial Corporation (EDIC) will take the lead role in implementing the community service strategy.

In every neighborhood, these strategies will be used together to build stronger, more confident communities. Each of Boston's neighborhoods has a unique history, culture, housing stock and street pattern, and therefore presents diverse needs. There is no single recipe for success that will work in every neighborhood, but rather a number of tools must be combined in many variations to create strategies that will work for each individual neighborhood. Developing these appropriate strategies will depend on an understanding of the economic and social dynamics at work in each neighborhood. They will also depend on a continuous dialogue between the City and neighborhood residents to spot problems and opportunities alike. Uniting these four strategies in a way that results in stable, healthy neighborhoods is the primary community development challenge for the City of Boston.

1. Neighborhood Revitalization

The goal of the Neighborhood Revitalization strategy is to encourage residential and commercial investment opportunities.

The past decade's fluctuations have exacerbated the widely divergent needs of Boston's neighborhoods. Some areas are experiencing increased abandonment and others are seeing growing disinvestment by absentee landlords. Some neighborhoods are witnessing their commercial core wither, while others are burdened with auctions of bank-foreclosed housing. The drop in real estate values affects different neighborhoods differently.

The Neighborhood Revitalization strategy recognizes the diversity of needs and offers not a single solution, but a menu of community development tools that can be tailored to the requirements of each neighborhood. These tools, which are described in more detail in the next section of this Statement, include a wide range of assistance and services that address neighborhood needs related to:

- o preserving existing housing
- o developing new housing
- o demolishing abandoned buildings
- o rehabilitating commercial properties
- o expanding existing neighborhood businesses and starting new ones
- o improving non-profit facilities
- o managing and improving vacant land

The method for implementation of the strategy is to look at individual neighborhoods, identify the types of circumstances causing destabilization, and engage in investment strategies that revitalize and strengthen unique neighborhood fabrics.

2. Homeowners Assistance

Homeowners are the anchor of every neighborhood. They are the non-speculative core of the neighborhood housing markets. As goes the confidence of homeowners, so goes the entire neighborhood. Over the past few years, Boston's homeowners have endured one of the most unstable housing markets in the City's history. Long time homeowners witnessed dizzying growth in their home equity that often attracted unscrupulous home improvement companies who would steal their equity and sometimes even take their homes. Newer homeowners took on back-breaking debt only to see their equity investment vanish as the market softened. A primary goal of the Homeowners Assistance strategy is to restore the basic principles of homeownership -- a return to stable property values, a sensibly growing market, and fair and accessible financing options for residents to reinvest in their neighborhood. The strategy works toward this goal by providing affordable financing for homeowners.

3. Housing for Vulnerable Populations

In both a boom market and a bust market, one thing remains unchanged: there are people for whom the market will never provide decent affordable housing, especially housing that is designed to meet special emotional and physical needs. The City of Boston's commitment to house homeless elderly persons and homeless individuals, people with AIDS and related diseases, and women and children at-risk in appropriate settings with supportive services also remains unchanged. There is nothing that undermines more the confidence of a city or its neighborhoods than the tragedy of people forced to live on the streets or squat in crumbling buildings. The Housing for Vulnerable Populations strategy is a commitment of the City of Boston to house this most disadvantaged population.

4. Community Services

The link between community services and economic self-sufficiency is clear. Support services are needed to build the self-help capacity of individuals, families, and communities. Three major barriers to economic self-sufficiency have been identified by the Jobs and Community Service division of EDIC: low educational attainment, insufficient child care resources, and a lack of coordination among support services.

Efforts needed to address these barriers are priorities for the use of Year XIX CDBG funds in Community Services:

- o ADULT AND YOUTH EDUCATION
- o CHILD CARE
- o COORDINATED SUPPORT SERVICES
- o SPECIAL EDUCATION AND TRAINING INITIATIVE

Low to moderate income populations which are to be prioritized under these program areas are:

1. Youth
2. Working Families
3. Linguistic Minorities
4. Persons with Disabilities
5. Homeless
6. Elderly

C. Boston's Neighborhood Development Tools

A variety of tools have been developed to implement the City's community development strategies, and to deliver a positive impact in the City's neighborhoods. In this section, each of the tools is described.

1. Neighborhood Revitalization

Funding: \$8,970,000

a.) Commercial Development

<u>Funding:</u> Year XIX	\$1,700,000
Program Income	<u>\$35,000</u>
	\$1,735,000

Location: Priority will be given to businesses located within Enterprise Partnership Areas, though "anchor" projects in other neighborhoods will be considered.

Eligibility/Objective: Special economic development activities and commercial rehabilitation benefitting low and moderate income people (s105a14, 570.203; s105a14, 570.202)

Description: PFD will assist private entrepreneurs and local community development corporations to develop new neighborhood businesses and expand existing businesses. Real estate loans will be available to provide favorable financing for acquisition and/or renovation of commercial properties. Business loans will be available to be used as working capital for purchasing inventory or equipment. Loans will be available for both start-up and expanding businesses. Flexible loan terms are offered based on the capacity of the business and/or project. Generally, the interest rate varies from 2% to market rate, and terms vary from 2 to 10 years. In addition, short-term, pre-development loans of up to \$50,000 are available for technical assistance for non-profit developers of these projects.

b.) Industrial/Commercial Development

<u>Funding:</u> Program Income	\$165,000
(revolving loan fund)	

Location: city-wide

Eligibility/Objective: Special economic development benefitting low and moderate income people (s105a14, 570.203)

Description: The Boston Local Development Corporation, a non-profit, SBA certified local development Company, administers this revolving loan fund. Fixed asset loans are provided to companies that are locating or expanding in the City of Boston. Flexible loan terms are available, depending on the capacity of the company. Generally, interest rates vary from 3% to market rates, and loan terms vary from five to 20 years.

c.) Large Site Housing Development

<u>Funding:</u> Year XIX	\$600,000
Program Income	<u>\$100,000</u>
	\$700,000

Location: This program is available in Neighborhood Partnership Areas.

Eligibility/Objective: Special activities by certain sub-recipients for activities benefitting low and moderate income people (s105a15, 570.204c)

Description: PFD will assist local community development corporations to build affordable rental and ownership housing opportunities for low and moderate income households on vacant City-owned land. (Low income households have incomes that are equal to or lower than 50% of the Boston area median income. Moderate income households have incomes that are equal to or lower than 80% of the Boston area median). Assistance will be provided in the form of loans for acquisition, construction and permanent financing. Loan terms are flexible and are based on the capacity of the project and/or developer. Interest rates typically vary between 0% and 6%, terms vary from one to fifteen years. Developers are selected through a competitive process. In addition, short-term, pre-development loans of up to \$50,000 are available for technical assistance for non-profit developers of these projects.

d.) Land and Building Reclamation

<u>Funding:</u> Year XIX	\$2,658,000
Re-programmed funds	<u>\$941,000</u>
	\$3,599,000

Location: Services are available city-wide, though priority is given to Neighborhood Partnership Areas. (Some exceptions to this general location description are provided in the program description.)

Eligibility/Objective: Public facilities and improvements, relocation activities, rehabilitation, and public services benefitting low and moderate income people (s105a2, 570.201c; s105a11, 570.201i; s105a8, 570.201e). Clearance activity and rehabilitation to address conditions of blight (s105a4, 570.201d; s102a4, 570.202).

Description: The City's management strategy for abandoned land and buildings, both city-owned and privately owned, includes several components.

- i. Abandoned building management: The City has become the owner of abandoned buildings through tax foreclosure. Many of the buildings were abandoned many years prior to the City taking ownership, and have experienced varying degrees of deterioration. Depending on the degree of deterioration, PFD uses a variety of mechanisms to return the properties to productive use. These mechanisms includes demolition, rehabilitation and repair, and disposition for renovation of publicly owned buildings. Rehabilitation and repair involves making necessary repairs to facilitate the sale of buildings, or to address hazards to public safety. Fixing roofs, repairing falling porches, and securing against illegal entries are examples of typical repairs.

PFD will also target neighborhoods that have been designated as drug control areas by the Boston Police in conjunction with the Office of Neighborhood Services to do enhanced boarding on public and private buildings. In addition, privately owned property will be eligible for demolition with a determination by the City that the property poses a safety and health hazard. Relocation benefits (rent and moving costs) are offered to families that are being relocated from buildings for which the City has unwillingly become the landlord, where the City cannot make conditions more habitable.

- ii. Vacant land management: Two mechanisms are used to manage city-owned vacant land: 1). The City will employ neighborhood residents to clean, fence, and make improvements to public land, as part of a comprehensive effort to clean and maintain city-owned lots. This effort will include cutting overgrown vegetation to ground level, cleaning debris, and installing chain link fences to prevent further dumping or drug activities and disposition of city-owned land. This service is available city-wide, though priority is given to Neighborhood Partnership Areas. 2.) "Grassroots" assists the creative development of neighborhood open spaces from vacant urban land. Grassroots encourages the involvement of neighborhood residents in the process of site development, and in ownership and management of the improved land. Play areas, community gardens, and small neighborhood parks are typical projects. Technical assistance and grants for construction costs will be provided. Both publicly-owned sites and sites owned by non-profit organizations are eligible. Neighborhood Partnership areas receive priority for funding, though a limited number of projects are funded outside NPAs, if they are done in support of other PFD development.

e.) Facilities Improvement Program

Funding: Year XIX \$530,000

Location: city-wide

Eligibility/Objective: Public facilities and improvements benefitting low and moderate income people (s105a2, 570.201c)

Description: Through this program, grants of up to \$50,000 will be awarded for capital improvements to non-profit facilities. Grants will be available city-wide for groups that run programs that are either neighborhood based or city-wide. Recipients must provide a match of \$1 for every \$4 of City funds if the use of the facility is neighborhood-based, and a dollar for dollar match if the use of the facility is city-wide. Emergency grants of up to \$10,000 are also available, with no match required. Funding will be distributed city-wide through a competitive process.

f.) Homebuyer and Housing Assistance

Funding: Year XIX	\$600,000
Program Income	<u>\$91,000</u>
	\$691,000

Location: City-wide, priority is given to PFD sponsored developments throughout the City.

Eligibility/Objective: Public service activities benefitting low and moderate income people and direct assistance to low and moderate income homebuyers (s105a8, 570.201e: s105a20)

Description: This program involves three components:

- i. The City will provide comprehensive housing search and placement assistance to help low and moderate income households, elders, and persons with AIDS to access affordable housing. This assistance will be provided through non-profit community organizations throughout the City.

- ii. The homebuyers college will provide training in skills necessary will for potential first-time homebuyers. Training will include credit counselling, assistance in preparing mortgage applications, and follow-up counselling. Marketing assistance will be provided to PFD sponsored projects to match interested buyers with developers.
- iii. Direct financial assistance to homebuyers will be provided to first-time homebuyers. Assistance can take the form of grants and low-interest, deferred loans to assist with downpayments, closing costs, mortgage interest, or price reductions. Loan terms are flexible and are based on the capacity of the homebuyer. Interest rates can vary from 0% to 5%. The term of the loans can extend until transfer of the property. This assistance will be available to purchasers of City- assisted units and to purchasers of other units city-wide, on a first-come first serve basis, through the retail soft second loan program.

g.) Neighborhood Housing Preservation

<u>Funding:</u> Year XIX	\$640,400
Program Income	<u>\$347,600</u>
	\$988,000

In addition to these funds, we anticipate that \$5,300,000 will be available through HUD's Section 108 Program for this purpose.

Location: Properties in Neighborhood Partnership Areas are given priority. Distressed HUD-owned properties, expiring use properties and city-owned rental properties located outside of NPAs and designated as priority problem properties are also eligible for assistance.

Eligibility/Objective: Rehabilitation activities, public service activities and capacity building activities benefitting low and moderate income people (s105a4, 507.202; s105a8, 570.201e; s105a12, 570.205)

Description: This program contains several components to mitigate the negative effects of dilapidated or poorly managed housing in the City's neighborhoods.

- i. Pre-development technical assistance grants will be available to tenant groups in HUD-distressed properties, and "expiring use" properties, to ensure adequate rehabilitation and stable and responsible long-term property management and ownership. Services will include assisting residents in a non-profit tenants group in the development of dispositions proposals for HUD-owned properties, negotiating disposition proposals, assisting tenants with structuring coops, securing financing, and evaluating transfer of physical assets proposals. Funds are administered by the Massachusetts Housing Partnership and the Community Economic Development Assistance Corporation. In addition, grants will be available to improve social services available to tenants, and to strengthen tenant capacity to take a more active role in decisions that effect the management and operation of their homes.
- ii. Grants and loans will be available for rehabilitation of properties that have been identified as problem properties with a pivotal negative impact on the community, both in and outside of Neighborhood Partnership Areas. Inside NPAs, eligible properties are identified through the partnership committee. Outside partnership areas, properties that have been identified as drug distribution houses or those that have been acquired by the City through the tax foreclosure process are eligible. Generally, these are 1-6 family properties, which can be either abandoned or occupied. Loan terms are flexible and are based on the capacity of the owner or

developer. Interest rate generally vary between 1% and 9%, terms vary from one to fifteen years. Assistance may be given directly to an owner, or a developer may be selected through a competitive process to renovate the property then sell it.

- iii. The Boston Housing Authority will make physical improvements to various public housing units related to improving security and lead paint abatement, and/or renovations to elderly housing units.

h.) Neighborhood and Enterprise Partnership Program

Funding: Year XIX \$562,000

Location: Neighborhood and Enterprise Partnership Areas.

Eligibility/Objectives: Special economic development, public service, and capacity building activities benefitting low and moderate income people (s105a14, 570.203; ;s105a8, 570.201e; s105a12, 570.205)

Program Description: Effective neighborhood planning requires the involvement of neighborhood residents and local organizations. PFD's planning is based on neighborhood and enterprise partnership agreements, where specific workplans have been designed by residents, community organizations and/or merchant associations in partnership with the City, to address the particular needs of the neighborhood. By working with residents to identify needs and coordinate resources for public and private investment in housing and commercial projects, vacant land management, open space, and public safety initiatives, PFD will achieve the maximum impact in the City's neighborhoods. To make this process effective, PFD provides project identification and development assistance to businesses and non-profit organizations in Neighborhood and Enterprise Partnership Areas. Two additional types of assistance will be available:

- i. Technical assistance will be provided to neighborhood businesses in Enterprise Partnership Areas. This assistance will include developing business plans, accounting systems, and marketing strategies.
- ii. One-time grants are available to non-profit organizations in Neighborhood and Enterprise Partnership Areas for activities that serve to strengthen the community. Examples of these community activities include "grate-art", graffiti and trash removal, and projects of the non-profit recipients to employ local youth. Grants of up to \$10,000 will be available.

2. Homeowner Assistance

Funding: \$2,600,000

a.) Homeowner Services

Funding: Year XIX \$2,400,000
 Program Income \$200,000 (\$135,000 in a revolving loan fund)
 \$2,600,000

Location: Some components are available city-wide, for others priority is given to projects in Neighborhood Partnership Areas. See below for further information.

Eligibility/Objective: Rehabilitation activities benefitting low and moderate income people or addressing conditions of blight. (s105a4, 570.202)

Description: Several mechanisms are used to address the various needs of homeowners within the City. Low interest loans and grants for acquisition and rehabilitation are available for the following uses and populations:

- i. **Lead Paint Abatement:** Low interest loans and grants will be made available for lead paint testing and abatement in 1-4 family properties with low or moderate income tenants and/or owners. Loan terms will be flexible and based on the capacity and need of the owner. A combination of grant funds and loan funds will often be used together. Interest rate of the loans will typically be 1% to 5%, the term may vary from 5 to 15 years. In addition to grants and loans, technical assistance will be provided to owners of 1-4 family properties to assist in completing financing applications for lead paint abatement. Construction management services will also be available. This assistance will be available city-wide.

- ii. **Home Repairs and Renovations:** Grants for up to \$4,000 will be made available to homeowners throughout the City in conjunction with discounted private financing for repairs of up to \$10,000. For more extensive renovations to eliminate hazards to health and safety to homes, low-interest, deferred loans and grants of up to \$60,000 will be provided to low and moderate income owner occupants of 1-4 family homes and first-time homebuyers. Terms are flexible and will be based on capacity and need. Terms can vary from 0% interest, deferred until transfer of property, to 5% interest with a 20 or 30 year term. Priority will be given to homeowners and buyers in Neighborhood Partnership Areas, though assistance will be available city-wide on a very limited basis, where there is a strong demonstration of need, and a commitment of external resources.

In addition, low-interest loans of up to \$70,000 will be available to low and moderate income senior homeowners of owner occupied 1-4 family properties for fairly extensive renovations. Terms for these loans are flexible and based on need. A typical loan will generally have 0% interest rate and be deferred until the owner's death or a transfer of the property, or have 1% interest, and a term of 5-30 years. For less extensive renovations for senior homeowners, deferred loans or grants between \$1,000 and \$7,000 will be available to eliminate conditions which constitute an immediate hazard to health and safety. Minor repair services will also be provided directly to low and moderate income senior homeowners (such as minor carpentry work on windows, doors, stairs). Loans, grants, and services are available city-wide.

- iii. **Residential Development Program:** Through this component, PFD disposes of tax-foreclosed, city-owned residential one-to-four family properties to first-time homebuyers as a means of removing the blight that these abandoned building represent. Grants for acquisition and gap financing for rehabilitation are available for these properties city-wide. Selection of buyers is done through a lottery in which preference is given to low and moderate income households and Boston residents.

3. Housing for Vulnerable Populations

Funding: \$7,600,000

a.) Housing for Vulnerable Populations

<u>Funding:</u> Year XIX	\$4,600,000
Re-programmed funds	<u>\$3,000,000</u>
	\$7,600,000

Location: PFD is committed to providing decent and affordable housing to vulnerable populations in conjunction with appropriate supportive services on a city-wide basis.

Eligibility/Objective: Rehabilitation activities and public facilities and improvements benefitting low and moderate income people. (s105a4, 570.202, s105a2, 570.201c)

Description: PFD will provide assistance to the non-profit organizations that are part of Boston's highly developed network of non-profit emergency shelter providers, supportive housing developers, and service providers to develop appropriate housing for all residents with supportive housing and service needs. Grants and loans will be available for acquisition, construction and permanent financing to developers of housing for vulnerable populations. Loan terms will be flexible and are based on the capacity of the developer and/or the project. Interest rates typically vary from 0% to 6%, terms can extend up to 15 years. In addition, short-term, pre-development loans of up to \$50,000 are available for technical assistance for non-profit developers of these projects.

PFD has chosen to target its assistance to four particular populations, described below:

- o **Women and Children at Risk**: Women and children that have experienced domestic violence are a growing portion of the City's homeless population. Without housing alternatives, they may be forced to return to abusive situations.
- o **Homeless Elders**: The elderly are a rapidly growing component of the City homeless population. The elderly are particularly vulnerable to the harsh conditions of life in the street or in shelters. Additionally, most of this population requires special services that cannot be integrated into available elderly housing.
- o **Persons with AIDS and Related Diseases**: There are currently 729 PWAs in Boston, and many more that have tested positive for HIV, or have been infected with the virus but have not been tested. As many as 50% of all PWAs will be chronically homeless or at risk of homelessness as their illness impairs their ability to earn an income. Approximately 25% of all individuals living in Boston homeless shelters are believed to be HIV+ and/or AIDS infected.
- o **Homeless Individuals**: Since 1950, the number of licensed lodging houses rooms has dropped from 25,000 to less than 3,000. Through its "Room for More" campaign to assist in the development of 1000 lodging house units, the City is rebuilding this important niche in the housing stock.

4. Community Services

Funding \$3,740,000

Despite substantial improvement in annual earnings of Massachusetts workers over the past decade, one in five Boston families continues to have incomes below the poverty line. At particular risk of poverty are children, single-parent families, the disabled, linguistic minorities, and both youth and adults with low educational attainment. Community service funds are available to serve the above populations in the four program areas described below. Funding is awarded in an open and competitive process to non-profit community organizations.

Location: Non-profit community organizations provide these services city-wide. When selecting non-profit recipients of the funds, the Jobs and Community Services (JCS) division of EDIC uses geographic distribution as one of its selection criteria, and makes every effort to ensure that its public service programs are available throughout the City.

Eligibility/Objective: Public service activities benefitting low and moderate income people (s105a8,570.201e)

a.) Education Funding: \$1,914,426

While the local economy continues to shift toward knowledge-based industries such as health care, biotechnology, and environmental industries, recent studies show that nearly half of the low-income adults in Boston do not have a high school diploma. Those who have limited English skills are at an added disadvantage. The highest poverty rates in Boston are experienced by single-parent families headed by women with less than a high school education.

The education program has two components:

- o Adult Education, including Family Literacy, and Worksite Education, and
- o Youth Education: Before- and After-School Care Programs, Middle School Support Programs, and High School Stay-in-School Support Programs

b.) Child Care Funding: \$556,472

For unemployed and low income parents, affordable, continuous child care is a prerequisite to obtaining and retaining the jobs which will enable them to break out of poverty. Yet, since 1989, 6,000 subsidized child care slots have been lost in Massachusetts and those which remain have become increasingly inaccessible to these parents.

The child care program has three components:

- o Infant/Toddler and Pre-School Programs
- o Before- and After-School Care
- o Family Daycare

c.) Social Services Funding: \$933,614

Homelessness in Boston, as documented in the City's Annual Homeless Census Report, increased by 12% in 1992, and the number men, women and children in Department of Public Welfare hotels/motels this year as compared to last year's census has doubled. Among Boston's poor, 19% of men and 12% of women are permanently disabled. Many desire to work and become productive, self-sufficient individuals, but cannot access the services needed to do so. As individuals and families continue to experience poverty and its associated stresses, the majority of low-income residents remain unaware of, or isolated from, community groups or organizations which offer support and assistance with these problems.

The coordinated services program includes three components:

- o Counseling, Outreach, Referral and Advocacy
- o Stabilization Services for Homeless Persons
- o Social Services for Senior Citizens

d.) Special Education/Training Initiative Funding: \$334,488

This initiative is designed to offer opportunities to hard-to-serve individuals who are currently excluded from existing education and training programs because of barriers to employment which may require more comprehensive approaches than are possible under traditional funding sources.

Through this special education and training initiative, services will be offered to two priority populations:

- o Persons with Disabilities
- o Homeless Persons

D. Boston's Community Development Planning and Administrative Activities

1.) Fair Housing

Funding: Year XIX \$345,000

Location: city-wide

Eligibility: General administrative activities (s105a1, 570.206)

Program Description: Activities are implemented by the Boston Fair Housing Commission (BFHC) and involve the receipt, investigation, conciliation, and mediation of allegations of discrimination in housing. The BFHC is also responsible for implementing and administering the City's Fair Housing Program as set forth in the NAACP Consent Decree.

2.) Planning and Capacity Building Activities

Funding: Year XIX \$1,250,000

Location: Primarily in Neighborhood and Enterprise Partnership Areas.

Eligibility: Planning activities (s105a12, 570.205)

Program Description: PFD will develop market strategies in four neighborhoods to support Neighborhood Enterprise Partnership Areas. In addition, PFD Research and Resource Development units will coordinate the filing of funding applications and planning/policy documents, track and monitor the availability of housing and community development resources, develop neighborhood analyses and maps, track PFD project information and real estate information, and perform research on community development issues and trend analysis. Finally, neighborhood planners and business managers will continue to work with neighborhood residents, community organizations and neighborhood business owners to identify needs and resources and develop neighborhood strategies in Neighborhood and Enterprise Partnership areas. In addition, they will continue to develop new partnership areas.

3. General Administration

<u>Funding:</u> Year XIX	\$2,912,600
Program Income	<u>\$159,400</u>
	\$3,072,000

Location: city-wide

Eligibility: General administrative activities (s105a1, 570.206)

Program Description: This consists of the oversight, management, monitoring, and coordination of the CDBG program.

III. LONG TERM AND SHORT TERM COMMUNITY DEVELOPMENT OBJECTIVES

LONG TERM OBJECTIVES

- o Build strong and confident neighborhoods.
- o Promote neighborhood stability by helping homeowners invest in their properties.
- o Reclaim abandoned properties to produce affordable housing and to improve the appearance, condition and safety of Boston's neighborhoods.
- o Strengthen neighborhood business districts.
- o Provide appropriate, affordable housing for vulnerable populations not served by the market.
- o Promote fair housing.
- o Promote the economic self-sufficiency of individuals, families and communities by building a comprehensive human services delivery system that is available to populations most at risk of poverty.

SHORT TERM OBJECTIVES

- o Reduce blight resulting from vacant buildings and vacant lots.
- o Reduce displacement by helping tenants control and rehabilitate their buildings.
- o Preserve the existing housing stock by preventing abandonment and promoting investment.
- o Help homeowners invest in their property, thereby helping to build confidence in their neighborhood.
- o Enable senior homeowners to remain in their homes by assisting them to make necessary improvements.
- o Create appropriately designed housing that is affordable to neighborhood residents.
- o Promote reinvestment in neighborhood commercial properties.
- o Promote reinvestment in community facilities that provide necessary services for neighborhood residents.
- o Create and retain affordable appropriate housing for the homeless.
- o Create and retain affordable appropriate housing for people with AIDS.
- o Promote fair housing.

- o Develop and preserve job opportunities for Boston residents.
- o Promote access to coordinated community-based services.
- o Manage an integrated system of adult and youth education, child care, and support services designed to promote economic self-sufficiency.
- o Provide special education and training to hard-to-serve populations.

VI. SUMMARY: PROJECTED USE OF COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS IN YEAR XIX

The activities that the City will use to carry out the objectives of Boston's Year XIX CDBG program are summarized below.

NEIGHBORHOOD DEVELOPMENT STRATEGIES

NEIGHBORHOOD REVITALIZATION \$8,970,000

Neighborhood Revitalization funds are used to support an array of community development tools and services to strengthen the fabric of Boston's neighborhoods, including the following:

- Commercial Development
- Industrial/Commercial Development
- Large Site Housing Development
- Land and Building Reclamation
- Facilities Improvements Program
- Homebuyer/Housing Assistance
- Neighborhood Housing Preservation*
- Neighborhood and Enterprise Partnership Program

In accordance with 24 CFR 570.500 (b), the Industrial Development component will be administered as a revolving loan fund.

* In addition to CDBG funds, the City anticipates using as an additional \$5,300,000 through HUD's Section 108 loan program.

HOMEOWNERS ASSISTANCE \$2,600,000

Homeowner services are vital to provide families and senior citizens with the means to perform necessary improvements to their homes to prevent deterioration. These services include the following:

- Lead-paint abatement
- Home Rehabilitation and Repair
- Residential Development Program

In accordance with 24 CFR 570.500 (b), a portion of these funds (\$135,000) will continue to be operated as a revolving loan fund.

HOUSING FOR VULNERABLE POPULATIONS \$7,600,000

The City is committed to provide decent, affordable, appropriately-designed housing for vulnerable populations whom the private market will never serve. The following populations have been designated as priorities for the City:

- Women and Children At-Risk
- Homeless Elders
- People with AIDS
- Homeless Individuals

COMMUNITY SERVICES	\$3,740,000
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Building stronger neighborhoods includes assisting the human development needs of the City's residents – particularly youth, working families, linguistic minorities, persons with disabilities, the homeless, and the elderly. Non-profit community organizations provide the following services:

- Adult and Youth Education
- Child Care
- Social Services
- Special Education and Training Initiative

ADMINISTRATION, PLANNING AND FAIR HOUSING	\$4,667,000
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Administrative funds are used for the general management, oversight and coordination of the CDBG and the Rental Rehabilitation grants, the Emergency Shelter Grant, and the HOME Investment Partnerships program; support to the Boston Fair Housing Commission to provide fair housing services; the preparation of applications for federal funds that are necessary or appropriate to achieve community development objectives; the provision of planning, program development and capacity building activities and other activities as provided for under 24 CFR 570.205 and 570.206.

- Fair Housing
- Planning Activities
- General Administration

TOTAL YEAR XIX CDBG FUNDS	\$27,577,000
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TOTAL YEAR XIX SECTION 108 LOAN PROGRAM FUNDS	\$5,300,000
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V. RELATIONSHIP OF THE USE OF CDBG FUNDS TO NATIONAL OBJECTIVES

CDBG regulations [24 CFR 570.303 (e)] require that all CDBG activities meet one of three national objectives as identified in the legislation. The City of Boston has established a process to ensure that these regulations are followed. As a result, all activities funded in CDBG Year XIX will either (1) primarily benefit low and moderate income people, or aid in the (2) prevention, or (3) elimination, of slums and blight.

The City is currently developing a definition of areas of slums and blight, and criteria on which determinations of slums and blight will be based. A comprehensive list of indicators is being explored for the purposes of making these determinations. An area will be considered to be a slum or to have blight if the thresholds for a minimum number of the indicators are met. Some examples of the indicators that the City will use to determine slums are: the percentage or number of households with incomes below poverty; the number or percentage of units that lack plumbing facilities; the number or percentage of units that are over-crowded, with more than 1.1 persons per room; and the percentage or number of units that lack kitchen facilities. Examples of some indicators of blight are: the percentage or amount of vacant land, the percentage or number of abandoned buildings. PFD is currently conducting research to determine appropriate thresholds on which to base its determinations of slums or blight.

VI. LOW AND MODERATE INCOME BENEFIT CALCULATIONS

It is estimated that 80% of the new allocation of Year XVIII CDBG funds (\$22,061,600) will be used for activities benefiting low and moderate income people. The remainder will be used for activities which prevent or eliminate slums and blight.

CDBG SERVICES: DORCHESTER

<u>AGENCY</u>	<u>SERVICE</u>	<u>AMOUNT</u>
HARBOR HEALTH SERVICES	SOCIAL SRVS	\$10,000
FEDERATED DORCHESTER HOUSES	SPEC INIT	\$60,000
DORCHESTER YOUTH COLLABORATIVE	YOUTH	\$20,785
ALL DORCHESTER SPORTS LEAGUE	YOUTH	\$17,500
CHILDCARE PROJECT	CHILDCARE	\$41,286
COL. DANIEL MARR BOYS/GIRLS CLUB	YOUTH	\$20,000
FEDERATED DORCHESTER HOUSES	CHILDCARE	\$34,675
JOSEPH LEE COMMUNITY CENTER	YOUTH	\$75,000
JOSEPH LEE COMMUNITY CENTER	YOUTH	\$20,500
HOME BUILDERS INSTITUTE	SPEC INIT	\$81,000
UPHAMS CORNER COMMUNITY HEALTH	SOCIAL SRVS	\$22,800
UPHAMS CORNER COMMUNITY CENTER	YOUTH	\$48,000
UPHAMS CORNER COMMUNITY HEALTH	SOCIAL SRVS	\$30,956
CRISPUS ATTUCKS	CHILDCARE	\$40,000
CODMAN SQUARE COLLABORATIVE	YOUTH	\$25,000
HARBOR POINT AFTER SCHOOL	YOUTH	\$19,950

CDBG SERVICES: ROXBURY/MISSION HILL

<u>AGENCY</u>	<u>SERVICE TYPE</u>	<u>AMOUNT</u>
ESCUELITA AGUEYBANA/ROX	CHILDCARE	\$67,260
ROXBURY YOUTHWORKS	YOUTH	\$25,000
SHELBOURNE COMMUNITY COUNCIL	YOUTH	\$15,000
MADISON PARK COMMUNITY CENTER	YOUTH	\$40,000
ALIANZA HISPANA	CHILDCARE	\$29,890
S.M.I.L.E.	CHILDCARE	\$30,000
DIMOCK COMMUNITY HEALTH CENTER	YOUTH	\$26,600
COMMUNITY DEVELOPMENT CORPORATION OF BOSTON	SPEC INIT	\$20,000
YOUTHBUILD BOSTON	SPEC INIT	\$60,000
ELIOT CHURCH OF ROXBURY	YOUTH	\$25,000
HAWTHORNE YOUTH & COMNTY CENTER	YOUTH	\$20,000
VETERANS BENEFITS CLEARINGHOUSE	SOCIAL SRVS	\$43,255
ALIANZA HISPANA	SOCIAL SRVS	\$28,745
MISSION HILL COMMUNITY CENTER	CHILDCARE	\$30,461
WOMEN INC.	SOCIAL SRVS	\$30,000
FIRST INC.	YOUTH	\$26,410
FIRST INC.	SOCIAL SRVS	\$48,560

CDBG SERVICES: JAMAICA PLAIN

<u>AGENCY</u>	<u>SERVICE TYPE</u>	<u>AMOUNT</u>
COMPREHENSIVE SCHOOL AGED PARENTING	SOCIAL SRV	\$55,000
ECUMENICAL SOCIAL ACTION COMMITTEE	YOUTH	\$18,750
HISPANIC OFFICE OF PLANNING	YOUTH	\$65,000
N.I.C.E. DAYCARE	CHILD CARE	\$74,479
JP COMMUNITY SCHOOLS	YOUTH	\$31,255
FAULKNER HOSPITAL	ADULT	\$26,750
JP NEIGHBORHOOD HOUSE	CHILD CARE	\$38,000
JP COMMUNITY SCHOOLS	YOUTH	\$30,000

CDBG SERVICES:

EAST BOSTON
CHARLESTOWN
NORTH END

<u>AGENCY</u>	<u>SERVICE TYPE</u>	<u>AMOUNT</u>
HARBORSIDE COMMUNITY CENTER	YOUTH	\$23,750
KENNEDY FAMILY CENTER	SOCIAL SRVS	\$24,270
EAST BOSTON ECUMENICAL COMMUNITY COUNCIL	SOCIAL SRVS	\$25,000
KENNEDY FAMILY CENTER	SOCIAL SRVS	\$21,850
NAZARRO RECREATION CENTER	YOUTH	\$ 20,000

CDBG SERVICES: SOUTH BOSTON

<u>AGENCY</u>	<u>SERVICE TYPE</u>	<u>AMOUNT</u>
S.BOSTON SUMMER COLLABORATIVE	YOUTH	\$30,200
S.BOSTON NEIGHBORHOOD HOUSE	YOUTH	\$14,174
S.BOSTON NEIGHBORHOOD HOUSE	YOUTH	\$15,000
TYNAN COMMUNITY CENTER	YOUTH	\$28,302
CONDON COMMUNITY CENTER	YOUTH	\$36,100
LABOURE CENTER	SOCIAL SRVS	\$43,791

CDBG SERVICES: FENWAY/ALLSTON/BRIGHTON

<u>AGENCY</u>	<u>SERVICE TYPE</u>	<u>AMOUNT</u>
VOCATIONAL ADJUSTMENT CENTER	SOCIAL SRVS	\$50,000
JACKSON/MANN COMMUNITY CENTER	CHILDCARE	\$53,829
JOBS FOR YOUTH	YOUTH	\$40,379
ALL/BRI APAC	CHILDCARE	\$50,000
JACKSON/MANN COMMUNITY CENTER	YOUTH	\$26,000
CRITTENTON HASTINGS HOUSE	SPEC INIT	\$65,000
VERONICA SMITH SENIOR CENTER	SOCIAL SRVS	\$31,663
FENWAY COMMUNITY HEALTH	SOCIAL SRVS	\$17,100
FAMILY SERVICE OF GREATER BOSTON	SOCIAL SRVS	\$35,000

CDBG SERVICES:

MATTAPAN
HYDE PARK
ROSLINDALE
WEST ROXBURY

<u>AGENCY</u>	<u>SERVICE TYPE</u>	<u>AMOUNT</u>
HAITIAN AMERICAN PUBLIC HEALTH INITIATIVE	ADULT	\$20,000
BOSTON COMMUNITY SERVICES	YOUTH	\$15,000
ROSLINDALE COMMUNITY CENTER	YOUTH	\$19,000
HYDE PARK HEAD START (ABCD)	CHILDCARE	\$37,614
HYDE PARK MUNICIPAL BUILDING	YOUTH	\$18,000
OHRENBERGER COMMUNITY CENTER	SOCIAL SRVS	\$10,000
MATTAHUNT COMMUNITY CENTER	YOUTH	\$20,500

CDBG SERVICES:

CHINATOWN
DOWNTOWN BOSTON
SOUTH END

<u>AGENCY</u>	<u>SERVICE TYPE</u>	<u>AMOUNT</u>
CASA MYRNA VASQUEZ	SOCIAL SRVS	\$30,000
ST. FRANCIS HOUSE	SPEC INIT	\$50,000
HOMESPACE/AIM	SOCIAL SRVS	\$50,000
SOUTH COVE CMNTY HEALTH	SOCIAL SRVS	\$34,860
INTERSEMINARIAN PROJECT PLACE	SPEC INIT	\$52,826
UNITED SOUTH END SETTLEMENTS	SOCIAL SRVS	\$53,000
BOSTON CHINESE Y.E.S.	YOUTH	\$27,374
I.B.A.	YOUTH	\$40,000
CHINESE GOLDEN AGED CENTER	SOCIAL SRVS	\$12,000
SOUTH COVE CMNTY HEALTH	SOCIAL SRVS	\$36,940
QUINCY SCHOOL CMNTY COUNCIL	CHILDCARE	\$28,978
ASIAN AMERICAN CIVIC ASSOC.	ADULT	\$44,170
BLACKSTONE COMMUNITY CENTER	YOUTH	\$21,000
QUINCY SCHOOL CMNTY COUNCIL	ADULT	\$24,161
QUINCY SCHOOL COMNTY COUNCIL	YOUTH	\$36,516

CDBG SERVICES: CITYWIDE

<u>AGENCY</u>	<u>SERVICE TYPE</u>	<u>AMOUNT</u>
BOSTON COMMUNITY CENTERS	YOUTH	\$27,500
WOMENS' EDUC/INDUSTRIAL UNION	SOCIAL SRVS	\$24,700
BOSTON CENTER FOR INDEPENDENT LIVING	SPEC INIT	\$26,662
JOEY FOURNIER VICTIM SRVS	YOUTH	\$20,000
INTERNATIONAL INSTITUTE	SOCIAL SRVS	\$37,408
VIETNAM VETERANS WKSHP	SOCIAL SRVS	\$40,000
JEWISH VOCATIONAL SERVICES	ADULT	\$50,000
CONTINUING EDUCATION INSTITUTE	ADULT	\$40,000
NORTH AMERICAN INDIAN COUNCIL	SOCIAL SRVS	\$33,366
S.T.E.P.	SOCIAL SRVCS	\$53,350

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